IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Stephen Marc Troy

Debtor(s)

CHAPTER 13

M&T BANK

Movant

vs.

NO. 23-00180 HWV

Stephen Marc Troy

Debtor(s)

Jack N. Zaharopoulos

Trustee

11 U.S.C. Section 362

CERTIFICATE OF NON-CONCURRENCE

Neither Debtor(s), nor Trustee have concurred with the request for relief in this Motion.

Respectfully submitted,

<u>/s/ Denise Carlon</u>
Denise Carlon, Esquire

Attorneys for Movant/Applicant

Desc